

**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

Minorities Welfare Department – Self Employment Schemes being implemented by  
Minorities Welfare Department – Comprehensive guidelines for implementation of  
Dukan-Makan Scheme from the financial year 2015-16 – Orders – Issued.

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**MINORITIES WELFARE (EDM) DEPARTMENT**

G.O.RT.No. 44

Dated.30.04.2015  
Read the following:

1. G.O.Rt.No.398, Minorities Welfare (MFC) Department, dt.31.05.2003.
2. G.O.Ms.No.101, Social Welfare (SCP-I) Department, dt.31.12.2013.
3. From the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad, Lr.No.715/APSMFC/F&A/2015-16, dt.23.03.2015.

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**ORDER:**

In G.O. 1<sup>st</sup> read above, orders were issued for implementation of Dukan-o-Makan Scheme. This Scheme not continued further.

2. In G.O.2<sup>nd</sup> read above, comprehensive guidelines were issued for implementation of Self Employment Schemes for all Welfare Departments and the same are following by all Welfare Departments till now.

3. Government of Andhra Pradesh revived Dukan-Makan Scheme for Welfare of Minorities during the year 2015-16. In the letter 3<sup>rd</sup> read above, the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad has requested to issue guidelines for implementation of the Dukan-Makan Scheme from the Financial year 2015-16.

4. Government after careful examination, hereby issue the following guidelines for implementation of Dukan-Makan Scheme for Minorities Welfare are as follows:

**1. INTRODUCTION:**

Dukan-Makan Scheme is intended to provide Pucca House with work place along with working capital for running own business.

The main idea of this scheme is to encourage the Minorities who own land / katcha house, but unable to start any economic activity for their livelihood due to lack of finance.

**2. NUMBER OF BENEFICIARIES TO BE ASSISTED:**

Under Dukan-Makan Scheme 1,000 Minority beneficiaries shall be benefited of which 500 from Urban and 500 from Rural areas with State Government Subsidy amounting to Rs. 818.00 lakhs during the year 2015-16.

**3. PATTERN OF FINANCE:**

Construction of House-cum-Shop by Housing Department.

|   | Particulars           |                                   | Rural Area Rs. | Urban Area Rs. |
|---|-----------------------|-----------------------------------|----------------|----------------|
| A | Construction of House | Subsidy from Housing Dept.        | 20,500         | 9,000          |
|   |                       | Subsidy from State Govt. (APSMFC) | 47,500         | 66,000         |
|   |                       | Beneficiary contribution          | 2,000          | 5,000          |
|   |                       | <b>Sub Total</b>                  | <b>70,000</b>  | <b>80,000</b>  |

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|   |   |                     |                 |                 |
|---|---|---------------------|-----------------|-----------------|
| B | Working Capital for running Business Activity | Bank loan           | 25,000          | 25,000          |
|   |   | Subsidy from APSMFC | 25,000          | 25,000          |
|   | <b>Total Unit Cost</b>                        |                     | <b>1,20,000</b> | <b>1,30,000</b> |

#### **4. ELIGIBILITY CRITERIA OF DUKAN-MAKAN SCHEME :**

Beneficiaries under the Dukan-Makan Scheme shall have the following Criteria:

- a) Age of the beneficiaries in between 21-55 years
- b) Annual Income of the Parent/ applicant should not exceed Rs. 75000/- in Urban areas and Rs. 60,000/- in Rural areas.
- c) Should have clear title deed of the land where building is proposed.
- d) He should be already in some Economic activity
- e) Did not avail benefit under any other housing programme on his/her name.
- f) preference shall be given to:
  - i) Beneficiaries who are availing the economic support schemes for the first time.
  - ii) Preference shall be given to women beneficiaries so as to cover a minimum of 33 1/3% of the total target.
- g) Only one economic support scheme shall be granted per family (as defined in the ration card.)

#### **5. TARGET:**

The District wise targets will be allotted both in Rural and Urban areas on the basis of Minority population and targets in each district will be reallocated for each Municipality and Mandal depending on Minority Population.

#### **6. SELECTION:**

- a) The total targeted beneficiaries for the districts shall be sub divided among Mandals/ municipalities in proportion to the Minorities population of the respective districts.
- b) The selection of beneficiaries shall be done at the Mandal/ municipalities level by a screening-cum-selection committee.
- c) The composition of the screening-cum-selection committee shall be as follows:
  - i) Nodal Officer from the Welfare Finance Corporations nominated by the District Collector.
  - ii) Managers of all participating Banks in the Scheme of the Mandal.
  - iii) Representative of District Rural Development Agency (DRDA) / Mission for Eradication of Poverty in Municipal Areas (MEPMA).

- iv) Mandal Parishad Development Officer / Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation) – Convener.
- v) Divisional /Asst. Executive Engineer from Housing Corporation.

## **7. DOCUMENTATION:**

- a) The Executive Director should complete Loan agreement Bond duly affixing Rs.10/- adhesive stamp before forwarding the proceedings to Head Office for release of Subsidy through Online.
- b) Subsidy for the beneficiaries shall be administered through the online system.

## **8. GROUNDING & FOLLOWUP ACTION:**

- a) On receipt of Certificate of completion of House from Housing Corporation, with in 10 days the Executive Officer, A.P. State Minorities Finance Corporation shall visit the House, obtain a photograph along with beneficiary and Executive Director, upload the photograph and certificate of completion of House issued by Housing Corporation in Online Beneficiary Management and Monitoring System (OBMMS).
- b) After release of working Capital along with subsidy by the Banker for Dukan, with in 10 days the Executive Director, A.P. State Minorities Finance Corporation shall visit the shop take a photograph of shop along with beneficiary and Executive Director, upload the photograph with utilisation certificate issued by the banker in Online Beneficiary Management and Monitoring System (OBMMS) through Executive Directors login.

## **9. RELEASE OF FUNDS:**

On receipt of list of beneficiaries approved by Collector, Vice Chairman & Managing Director release sanction proceedings to the beneficiaries and District Manager & Divisional Engineer of Housing Corporation under intimation to Vice Chairman & Managing Director, A.P. Housing Corporation.

After receipt of proceedings along with list of beneficiaries the respective Divisional Engineers ensure commencement of basement work as per specified design and complete basement work. On receipt of report of commencement of basement work A.P. State Minorities Finance Corporation release 40% of budget and place at the disposal of District Manager, Housing Corporation under intimation to the Vice Chairman & Managing Director, Andhra Pradesh Housing Corporation.

Depending on progress of work and receipt of reports from respective District Manager of Housing Corporation remaining funds will be released in two instalments @35% and 25%. The entire work has to be completed within 6 months. In any case, the construction should not be delayed more than 8 months.

After handing over house to the beneficiary, the Executive Director, A.P. State Minorities Finance Corporation shall generate proceedings for release of Subsidy to the Bank towards working capital and submit proposal to the Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation for release of subsidy to the beneficiary's non-drawal account.

## **10. EXECUTING AGENCY:**

The scheme (construction) will be executed by A.P. Housing Corporation along with committee constituted for the propose.

### **11. Implementation & Monitoring Mechanism:**

A District Monitoring Committee chaired by the District Collector, shall monitor the implementation of the scheme. The composition of the District Monitoring Team shall be as follows:

|   |             |
|---|-------------|
| District Collector  | - Chairman, |
| Project Director, District Rural Development Agency                     | - Member,   |
| Project Director, Mission for Eradication of Poverty in Municipal Areas | - Member,   |
| District Manager, A.P. State Housing Corporation                        | - Member,   |
| Executive Director, Minority Corporation                                | - Convenor, |
| Lead District Manager   | - Member    |

The District monitoring Committee shall perform the following functions:

- a) Preparation of the District Action Plan of the Scheme.
- b) The District Collector shall convene special District Level Bankers Committee meetings in order to expedite the process of the sanction of Adrana Scheme.
- c) Ensure the Constitution of selection Committees at the Mandal level & ensure that the selection of beneficiaries is done within the time frame.
- d) District Level Committee shall examine any complaints in the process of selection of beneficiary and grounding of scheme.
- e) Review the progress of the scheme at frequent intervals.
- f) Any other intervention that may be needed for the successful implementation of the scheme.

### **12. Other issues:**

- a) Selection of beneficiaries shall be completed during joint Identification camps/exclusive identification camps for Minorities.
  - b) All applications shall be registered through the Online Beneficiary Management and Monitoring System (OBMMS) only.
  - c) All applicants shall submit the hard copy of application along with necessary encloses to the respective Mandal Parishad Development Officer/Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation).
  - d) Subsidy for the beneficiaries shall be administered through the online system.
5. The above guidelines for implementing Dukan-Makan Scheme shall be adhered without any deviation within the budget provision allocated to the District.
6. The Vice Chairman & Managing Director, A.P. State Minorities Finance Corporation Limited, Hyderabad shall take further necessary action accordingly.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

**SHAIK MOHAMMED IQBAL  
SPECIAL SECRETARY TO GOVERNMENT (FAC)**

To  
The Vice Chairman & Managing Director,  
A.P. State Minorities Finance Corporation Limited, Hyderabad.

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**Copy to:**

The Commissioner, Minorities Welfare, Hyderabad.

All District Collectors.

All Executive Directors of Minorities Finance Corporation in the State.

All District Minorities Welfare Officers in the State.

The Finance (EBS-III) Department.

The P.S. to Secretary to Chief Minister.

The O.S.D to Hon'ble Minister (Minorities Welfare).

SF/SC.

// FORWARDED :: BY ORDER //

**SECTION OFFICER**